



03 January 2025

Final report by the Complaints Commissioner

Complaint number 202400476

The complaint

1. On 16 October 2024, you submitted a complaint about the FCA

The complaint

2. You would like me to review this complaint. You alleged the FCA did not respond to one of your emails for 45 days. The FCA asked you to confirm which email you were referring to. You feel you have had to spend over an hour trawling through emails to find the correct ones. You are unhappy the FCA did not compensate you for your time spent doing this. You feel this has been a deliberate tactic to waste your time.
3. You say you would like “an instruction to be issued to the FCA, that unless the complainant says otherwise, all e-mails should be retained in the one thread that the complainant receives.”

My analysis

4. I would like to point out, in your complaint to me you are not complaining about a delayed response from the FCA. You are unhappy that the FCA asked you to confirm which email it was you believe you did not receive a response to for 45 days, and the FCA email address you sent the email to and the time spent having to do this.
5. It was necessary the FCA asked you this information, to ensure that it completed a proper investigation into your complaint, using your testimony and complaint points. It would not be appropriate for the FCA to make assumptions regarding this information and I cannot see that the FCA used this as a tactic, as you allege, to waste your time. For these reasons I do not feel it is necessary

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that you need to be compensated by the FCA for your time spent locating the emails you referred to in your complaint.

6. I do not think it would be appropriate to direct the FCA to consolidate all emails into one single thread as you suggest as this is not always feasible. Nor is it practical to expect the FCA Complaints Team to proceed to work in this manner. And indeed, I do not see any broader issues regarding the FCA's email communications with complainants.
7. Therefore I do not uphold your complaint.

Other matters

8. The FCA responded to your 11 June 2024 email 7 days later on 18 June 2024. I cannot see in the FCA file or your complaint that you have mentioned or acknowledged the existence of the 18 June 2024 email. However, the FCA has said in its decision letter to you that it did respond on 18 June 2024 and the contents of this email included the following:

Complaints apologised for the delay in responding, provided answers to Mr X's queries, noted the points he raised and advised his comments would be passed to the relevant area to consider, and asked for a convenient time to call Mr X for his bank details

9. The FCA has also said that it is not sure why you received a further email on 26 June 2024 essentially acting as a 'double reply' to your 11 June 2024 email. The FCA recognised that this may have caused some confusion and offered an apology for this in its decision letter to you. I think this was the right thing to do.
10. One other point to note is the FCA apologised that the delay between 18 June and 26 July was not in line with its expectations. In actual fact there was no delay here as your email was responded to on 18 June 2024. I think this is important to highlight.
11. I am sorry I cannot help you further under the Complaints Scheme.

My decision

12. I note you do not agree with my decision, however, for the reasons above I am unable to uphold your complaint.

The Complaints Commissioner

Complaints Commissioner

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